

Information to identify the case:

Debtor 1	Tracey L. Fetterman	Social Security number or ITIN	xxx-xx-1755
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-18014-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tracey L. Fetterman

7/27/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tracey L. Fetterman
 Debtor

Case No. 18-18014-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db
 517469892 Tracey L. Fetterman, 25 Vail Ct, Galloway, NJ 08205-9324
 517469893 +Allied Interstate, LLC, POB 1954 Attn: Care Credit, Southgate, MI 48195-0954
 American Coradius International, Attn: Comenity / Paypal, 2420 Sweet Home Rd Ste 150,
 Amherst, NY 14228-2244
 517469896 Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
 517469897 +Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
 517469898 Cabelas Club Visa - Capital One Bank, PO Box 82519, Lincoln, NE 68501-2519
 517469900 CareCentrix, Attn: AMCA, 4 Westchester Plz Bldg 4, Elmsford, NY 10523-1612
 517469901 Central Credit Servcies, 500 N Franklin Tpke Ste 200, Ramsey, NJ 07446-1178
 517469904 +Client Services Inc., Attn: CapitalOne Bank, 3451 Harry S Truman Blvd,
 Saint Charles, MO 63301-9816
 517579981 +De Lage Landen Financial Services, Inc., DILWORTH PAXSON LLP,
 1500 Market Street, Suite 3500E, Philadelphia, PA 19102-2101
 517469907 Dilucia Management Corp./Ryans Ridge, 100 Jacobs Hall Ln, Lansdale, PA 19446-6811
 517469910 Eric Kershenblatt, Esq., Attn: Ryans Ridge, 48 S New York Rd, Galloway, NJ 08205-9680
 517469913 +LL Bean Visa Card / Barclays Bank, POB 13337, Philadelphia, PA 19101-3337
 517469915 +Lyons Doughty & Veldhuis, POB 1269 Attn: Capital One, Mt. Laurel, NJ 08054-7269
 517469914 Lyons Doughty & Veldhuis, Attn: TD Bank USA N.A., PO Box 1269,
 Mount Laurel, NJ 08054-7269
 517469917 Nationwide Credit Inc., Attn: American Express, PO Box 14581, Des Moines, IA 50306-3581
 517469919 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 517469920 +PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-3180
 517579979 +PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 517469918 +Paypal Credit / Comenity Bank, POB 105658, Atlanta, GA 30348-5658
 517469921 Rickart Collection Systems, Inc., Attn: Atlantic Medical Imaging, PO Box 7242,
 North Brunswick, NJ 08902-7242
 517469928 +United Collection Bureau, POB 140516 Attn: Citicards Citibank, Toledo, OH 43614-0516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QBTHOMAS.COM Jul 28 2018 03:28:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg
 E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2018 23:53:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2018 23:53:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517469895 EDI: HNDA.COM Jul 28 2018 03:28:00 American Honda Finance, POB 1844,
 Alpharetta, GA 30023-0000
 517469891 +EDI: ALLIANCEONE.COM Jul 28 2018 03:28:00 Alliance One Receivables Management,
 4850 Street Rd., Suite 300, Attn: Capital One, Trevese, PA 19053-6643
 517469894 +EDI: AMEREXPR.COM Jul 28 2018 03:28:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517469899 +EDI: CAPITALONE.COM Jul 28 2018 03:28:00 Capital One Bank USA NA, POB 30281,
 Salt Lake City, UT 84130-0281
 517469902 EDI: CHASE.COM Jul 28 2018 03:28:00 Chase Bank, PO Box 15123,
 Wilmington, DE 19850-5123
 517469903 +EDI: CITICORP.COM Jul 28 2018 03:28:00 Citibank N.A., PO Box 769006,
 San Antonio, TX 78245-9006
 517469905 EDI: WFNNB.COM Jul 28 2018 03:28:00 Comenity - Boscovs, PO Box 659622,
 San Antonio, TX 78265-9622
 517469906 +EDI: WFNNB.COM Jul 28 2018 03:28:00 Comenity Bank/Peebles, POB 182789,
 Columbus, OH 43218-2789
 517469908 +EDI: TSYS2.COM Jul 28 2018 03:28:00 DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
 517469909 E-mail/Text: egssupportservices@alorica.com Jul 27 2018 23:53:54 EGS Financial Care, Inc.,
 4740 Baxter Rd, Virginia Beach, VA 23462-4484
 517469911 EDI: CITICORP.COM Jul 28 2018 03:28:00 Home Depot-Citibank, POB 6497,
 Sioux Falls, SD 57117-6497
 517469912 EDI: CBSKOHL.COM Jul 28 2018 03:28:00 KOHLS Department Store, PO Box 3115,
 Milwaukee, WI 53201-3115
 517469916 +EDI: MID8.COM Jul 28 2018 03:28:00 Midland Credit Mgmt. Inc., 8875 Aero Drive, Ste. 200,
 San Diego, CA 92123-2255
 517469923 EDI: RMSC.COM Jul 28 2018 03:28:00 SYNCB/Amazon, PO Box 965013, Orlando, FL 32896-5013
 517469924 EDI: RMSC.COM Jul 28 2018 03:28:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 517469925 EDI: RMSC.COM Jul 28 2018 03:28:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 517469926 EDI: RMSC.COM Jul 28 2018 03:28:00 SYNCB/SYNCHRONY Home, PO Box 965036,
 Orlando, FL 32896-5036
 517469922 EDI: SEARS.COM Jul 28 2018 03:28:00 Sears/CBNA, PO Box 6282,
 Sioux Falls, SD 57117-6282
 517473161 +EDI: RMSC.COM Jul 28 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517469927 EDI: WTRNBANK.COM Jul 28 2018 03:28:00 TD Bank/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jul 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517469929 EDI: WFFC.COM Jul 28 2018 03:28:00 WFFNB/Raymour & Flanigan, PO Box 14517,
Des Moines, IA 50306-3517

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com
Thomas J Subranni on behalf of Debtor Tracey L. Fetterman jwiesner@subranni.com,
ecorma@subranni.com; jwiesner@subranni.com; dhoff@subranni.com; cwild@subranni.com; ecf@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5